

# UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/24/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eugene Kahoali'i Aki  
39 Maluhia Drive  
Wailuku, HI 96793

Martha Alyson Danford  
39 Maluhia Drive  
Wailuku, HI 96793

Case Number:  
10-03597

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-8183  
xxx-xx-0189

Attorney for Debtor(s) (name and address):

Michael Collins  
Cain & Herren LLP  
2141 W. Vineyard Street  
Wailuku, HI 96793  
Telephone number: 808-242-9350

Bankruptcy Trustee (name and address):

Dane S. Field  
P.O. Box 4198  
Honolulu, HI 96812  
Telephone number: 808.232.8788

### Meeting of Creditors

Date: **January 13, 2011**

Time: **11:00 AM**

Location: **J. Walter Cameron Center, 95 Mahalani Street, Wailuku, HI**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 3/14/11**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

1132 Bishop Street  
Suite 250  
Honolulu, HI 96813  
Telephone number: (808) 522-8100

**For the Court:**

Clerk of the Bankruptcy Court:  
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 11/26/10

## EXPLANATIONS

B9A (Official Form 9A) (12/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	<p>The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.</p> <p>A statement asserting that the debtor is ineligible to receive a discharge because 11 U.S.C. § 522(q)(1) may be applicable must be filed not later than the deadline to file a complaint objecting to discharge.</p>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# CERTIFICATE OF NOTICE

District/off: 0975-1  
Case: 10-03597

User: lisa  
Form ID: b9a

Page 1 of 1  
Total Noticed: 26

Date Rcvd: Nov 26, 2010

The following entities were noticed by first class mail on Nov 28, 2010.  
db/jdb +Eugene Kahoali'i Aki, Martha Alyson Danford, 39 Maluhia Drive, Wailuku, HI 96793-1708  
aty +Michael Collins, Cain & Herren LLP, 2141 W. Vineyard Street, Wailuku, HI 96793-1619  
1057298 AHMSI, P.O. Box 619063, Dallas, TX 75261-9063  
1057299 +Aspen National Collection, P.O. Box 10689, Brooksville, FL 34603-0689  
1057304 +Capital One Financial Corporation, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
1057308 +First American Title Company, Vacation Ownership Division,  
1160N. Town center Drive, Suite 190, Las Vegas, NV 89144-0571  
1057314 Kaiser Permanente, PO Box 29210, Honolulu, HI 96820-1610  
1057315 Marvin S.C. Dang, P. O. Box 4109, Honolulu, HI 96812-4109  
1057317 +Routh Crabtree Olsen, 900 Fort Street Mall, Suite 305, Honolulu, HI 96813-3702  
1057318 +Shore to Shore Realty, 331 Ho'Okahi Street, Suite 202, Wailuku, HI 96793-1465  
1057319 +The Bureaus, INC, 1717 Central St., Evanston, IL 60201-1590

The following entities were noticed by electronic transmission on Nov 26, 2010.  
tr +EDI: QDSFIELD.COM Nov 26 2010 20:43:00 Dane S. Field, P.O. Box 4198,  
Honolulu, HI 96812-4198  
1057300 E-mail/Text: ACF-EBN@acf-inc.com Atlantic Credit & Finance, Inc.,  
P.O. Box 13386, Roanoke, VA 24033-3386  
1057301 +EDI: BANKAMER2.COM Nov 26 2010 20:43:00 Bank of America, P.O. Box 17054,  
Wilmington, DE 19884-0001  
1057302 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM  
Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
1057303 EDI: CAPITALONE.COM Nov 26 2010 20:43:00 Capital One Bank, P.O. Box 60024,  
City Of Industry, CA 91716-0024  
1057305 +EDI: CHASE.COM Nov 26 2010 20:43:00 Chase, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
1057306 +E-mail/Text: banko@eldoradoresorts.net Eldorado Resorts,  
3015 N. Ocean Blvd #12, Fort Lauderdale, FL 33308-7335  
1057307 +E-mail/Text: BKNOTICES@EAFLLC.COM Equable Ascent Financial,  
1120 W. Lake Cook Road, Suite B, Buffalo Grove, IL 60089-1970  
1057309 EDI: FORD.COM Nov 26 2010 20:43:00 Ford Motor Credit Company, P. O. Box 542000,  
Omaha, NE 68154-8000  
1057310 +E-mail/Text: banko@eldoradoresorts.net Grandview Resorts,  
3015 N. Ocean Blvd #119, Fort Lauderdale, FL 33308-7344  
1057311 +EDI: HFC.COM Nov 26 2010 20:43:00 HSBC BANK, P.O. Box 5253, Carol Stream, IL 60197-5253  
1057312 EDI: HFC.COM Nov 26 2010 20:43:00 HSBC Officemax, P.O. Box 15524, Wilmington, DE 19850  
1057313 EDI: IRS.COM Nov 26 2010 20:43:00 Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114  
1057316 +EDI: TSYS2.COM Nov 26 2010 20:43:00 MCYDSNB, 9111 Duke Blvd, Mason, OH 45040-8999  
1057320 +EDI: AFNIVZWIRE.COM Nov 26 2010 20:43:00 Verizon Wireless, 15900 SE Eastgate Way,  
Bellevue, WA 98008-5757

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2010

Signature:

